

Remarks

Reconsideration is respectfully requested. Entry of the amendment is respectfully requested. No new matter has been added.

Claim Status

Claims 1 and 68-101 are pending. Claims 98-101 have been added. These added claims comprise the third independent claim and claims dependent therefrom. Other claims have been amended to correct typographical errors, grammatical errors, etc.

Claims 1 and 68-89 were rejected under 35 U.S.C. § 102(a) over Jones (US 6,810,137).

Claims 1 and 68-89 were rejected under 35 U.S.C. § 112, second paragraph, as indefinite.

Claims 1 and 68-89 were rejected under 35 U.S.C. § 112, first paragraph, as non enabling.

Information Disclosure Statement

An Information Disclosure Statement (IDS) was filed September 2, 2005. Applicants respectfully request acknowledgment of the IDS (and corresponding Form PTO/SB/08A).

Review of an exemplary embodiment

In an exemplary embodiment, the analysis module is operative to sense for features of a document which may be used to identify the type of document (page 8, last line), such as a check. Characters in the micr line (visible feature) on the check are analyzed (page 12, line 20+). The micr line characters can provide both the data sufficient to identify the institution on which the check is drawn as well as the account number of the entity on whose account the check is drawn (page 12, last line). The micr line characters can also include data representative of the check number and other information (page 13, lines 1-2).

A template (176) includes a window (178) which corresponds to a check area in which a micr line on a check is to be expected (page 50, line 16+). The computer operates to analyze the data in the template window which corresponds to the expected micr line (page 51, line 3+). Micr line data can include characters such as routing and transfer characters, and the detected presence thereof is an indication that the micr line data has indeed been properly found and read (page 51, line 16+).

In the exemplary embodiment, the apparatus is also operative to sense for the presence of magnetic coding (magnetic feature) in an appropriate location (visible micr line) on the check (page 13, line 6+). For example, the computer can verify that the visible micr line ink (in the check area previously identified as having the visible micr line coding) also has magnetic properties. This provides greater assurance that the document is in fact a genuine check.

An exemplary magnetic profile (164; Figure 28) includes data which indicates a magnetic area on the check (page 48, line 13+). This magnetic profile is correlated in the exemplary embodiment by the recognition system with the optical profile to further verify that the check is genuine. The recognition system can check for the presence of magnetic ink on the document in the check area that was visibly identified as having the micr line (page 54, line 11+). This is done in the exemplary embodiment by determining the length and configuration of the magnetic profile. This magnetic profile length and orientation data can then be normalized to the image data using an imposed coordinate system, and compared therewith to verify that the sensed magnetic area corresponds to the optical area of the micr line.

The 35 U.S.C. § 102(a) Rejections

Jones does not constitute prior art under 35 U.S.C. § 102(a)

The 35 U.S.C. § 102(a) rejections are based on US Patent 6,810,137 to Jones. The Patent has an issue date of October 26, 2004. The present application was filed September 29, 2003. As evidenced by Applicants' filing date, Jones does not have a publication date earlier than the invention by Applicants. As a result, Jones cannot constitute prior art pursuant to 35 U.S.C. § 102(a). Applicants respectfully submit that the 35 U.S.C. § 102(a) rejections are not legally valid and should be withdrawn.

Furthermore, the present application also claims priority to Application 09/723,304 (filed November 27, 2000), which in turn claims the benefit of Provisional Application 60/167,996 (filed November 30, 1999).

Claim 1

As best understood, the rejection is based on col. 5, line 50 to col. 6, line 54 of Jones. Applicants respectfully traverse the rejection.

Even if it were somehow possible for Jones to constitute prior art, Jones still would not anticipate the recited claims. For example, Jones does not teach at least step (e). Where does Jones teach "determining if a magnetic profile corresponds on a document to at least one visible character"? Jones doesn't. Nor does the Action identify the specific section of Jones where recited step (e) is allegedly taught. Applicants respectfully submit that claim 1 is allowable.

As Jones does not teach step (e), no other rebuttal need be presented by Applicants. Nevertheless, Applicants reserve the right to later present the additional reasons negating the allegation of anticipation.

Claims 93 and 98

For similar reasons previously discussed, Jones also does not anticipate the subject matter recited in claims 93 and 98. Thus, Applicants respectfully submit that claims 93 and 98 are also allowable.

The Dependent Claims

The Applicants have shown the independent claims to be allowable. Thus, it is asserted that the dependent claims are allowable on the same basis.

Furthermore, each dependent claim additionally recites specific features, relationships, or steps that further patentably distinguish these claims from Jones. The references do not teach the features and relationships that are specifically recited in these claims. Thus, it is respectfully submitted that the dependent claims are further allowable due to the recitation of such additional features, relationships, or steps.

The 35 U.S.C. § 112, Second Paragraph, Rejections

As shown in the above "Review of an exemplary embodiment", Applicants' disclosure has support for the language character, features, magnetic profile, magnetic feature, visible, and non-visible.

Applicants respectfully disagree that a transfer character is indefinite. Nevertheless, to advance prosecution "transfer character" language has been removed from the claims.

Claim 92 recites dispensing cash.

The objection to the language "monetary type" is unclear, as this language is not being recited.

The recited claims are not indefinite. Thus, Applicants respectfully request that the 35 U.S.C. § 112, second paragraph, rejections be withdrawn.

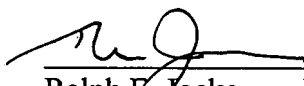
The 35 U.S.C. § 112, First Paragraph, Rejections

The rejections are unclear. The Action is silent as to where the claims recite "authorizing a cash dispensing transaction" without the mentioned data. Nevertheless, as shown in the above "Review of an exemplary embodiment", Applicants have provided an enabling disclosure, which provides ample support for the recited claims. Thus, Applicants respectfully request that the 35 U.S.C. § 112, first paragraph, rejections be withdrawn.

Conclusion

Applicants respectfully submit that this application is in condition for allowance. The undersigned is willing to discuss any aspect of the application at the Office's convenience.

Respectfully submitted,



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